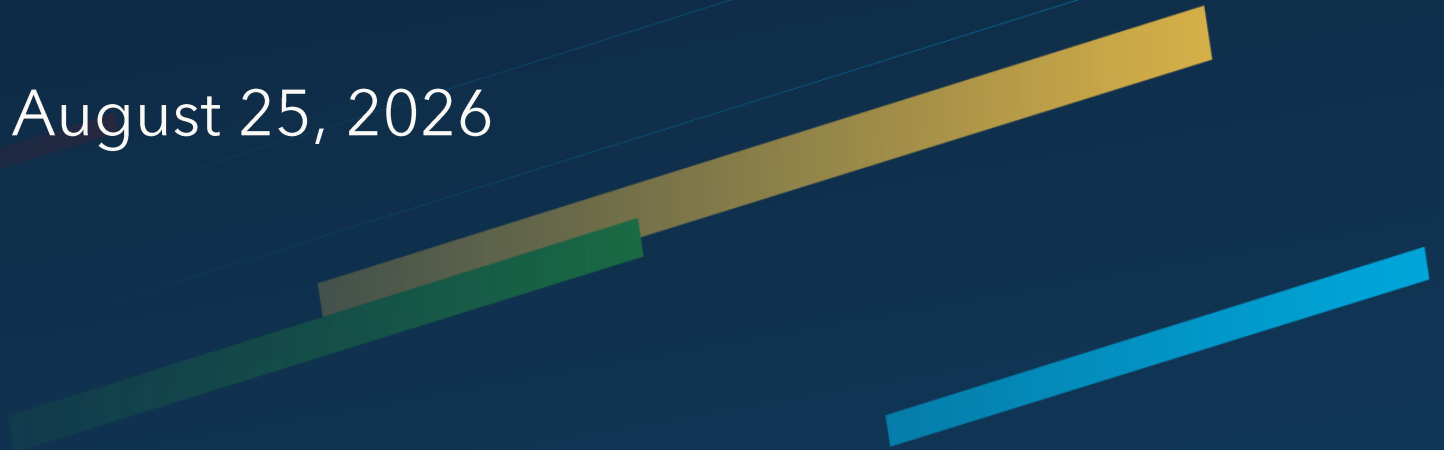




Second Quarter Fiscal Year 2027

August 25, 2026



Cautionary Note Regarding Forward-Looking Statements, Disclaimers and Financial Measures

This presentation contains forward-looking statements about nCino's financial and operating results, which include statements regarding nCino's future performance, outlook, guidance, the assumptions underlying those statements, the benefits from the use of nCino's solutions, our strategies, and general business conditions. Forward-looking statements generally include actions, events, results, strategies and expectations and are often identifiable by use of the words "aim," "anticipates," "believes," "continues," "could," "estimates," "expects," "goal," "intends," "may," "might," "plans," "potential," "predicts," "projects," "seeks," "should," "strive," "will," or "would" or similar expressions and the negatives thereof. Any forward-looking statements contained in this presentation are based upon nCino's historical performance and its current plans, estimates, and expectations and are not a representation that such plans, estimates, or expectations will be achieved. These forward-looking statements represent nCino's expectations as of the date of this presentation. Subsequent events may cause these expectations to change and, except as may be required by law, nCino does not undertake any obligation to update or revise these forward-looking statements.

These forward-looking statements are subject to known and unknown risks and uncertainties that may cause actual results to differ materially including, but not limited to risks associated with (i) variations between our actual operating results compared to our prior guidance and the expectations of securities analysts, investors and the financial community; (ii) adverse changes in the financial services industry, including as a result of customer consolidation or bank failures; (iii) adverse changes in economic, regulatory, or market conditions, including as a direct or indirect consequence of higher interest rates; (iv) our ability to successfully develop, offer and drive customer acceptance of AI-driven solutions for the banking industry; (v) breaches in our security measures or unauthorized access to our customers' or their clients' data; (vi) the accuracy of management's assumptions and estimates; (vii) our ability to attract new customers and succeed in having current customers expand their use of our solution, including in connection with our migration to an asset-based pricing model; (viii) competitive factors, including pricing pressures and migration to asset-based pricing, consolidation among competitors, entry of new competitors, the launch of new products and marketing initiatives by our competitors, and difficulty securing rights to access or integrate with third party products or data used by our customers; (ix) the rate of adoption of our newer solutions and the results of our efforts to sustain or expand the use and adoption of our more established solutions; (x) fluctuation of our results of operations, which may make period-to-period comparisons less meaningful; (xi) our ability to manage our growth effectively including expanding outside of the United States; (xii) adverse changes in our relationship with Salesforce; (xiii) repurchases of our common stock under our stock repurchase programs or the decision to terminate or suspend any repurchases; (xiv) risks associated with the acquisitions we have completed or may undertake; (xv) the loss of one or more customers, particularly any of our larger customers, or a reduction in the number of users our customers purchase access and use rights for; (xvi) system unavailability, system performance problems, or loss of data due to disruptions or other problems with our computing infrastructure or the infrastructure we rely on that is operated by third parties; and (xvii) our ability to maintain our corporate culture and attract and retain highly skilled employees.

Additional risks and uncertainties that could affect nCino's business and financial results are included in our reports filed with the U.S. Securities and Exchange Commission (available on our web site at www.ncino.com or the SEC's web site at www.sec.gov). Further information on potential risks that could affect actual results will be included in other filings nCino makes with the SEC from time to time.

In addition to financial information presented in accordance with U.S. generally accepted accounting principles ("GAAP"), this presentation includes certain non-GAAP financial measures, including Non-GAAP Operating Income (Loss). Any non-GAAP measure is presented for supplemental informational purposes only and should not be considered a substitute for financial information presented in accordance with GAAP. Non-GAAP measures have limitations as analytical tools and should not be considered in isolation or as substitutes for analysis of other GAAP financial measures. A reconciliation of these measures to the most directly comparable GAAP measures is included at the end of this presentation.

This presentation also contains statistical data, estimates and forecasts that are based on independent industry publications or other publicly available information, as well as other information based on our internal sources. This information involves many assumptions and limitations, and you are cautioned not to give undue weight to such information. We have not independently verified the accuracy or completeness of the information contained in the industry publications and other publicly available information. Accordingly, we make no representations as to the accuracy or completeness of that information nor do we undertake to update such information after the date of this presentation.



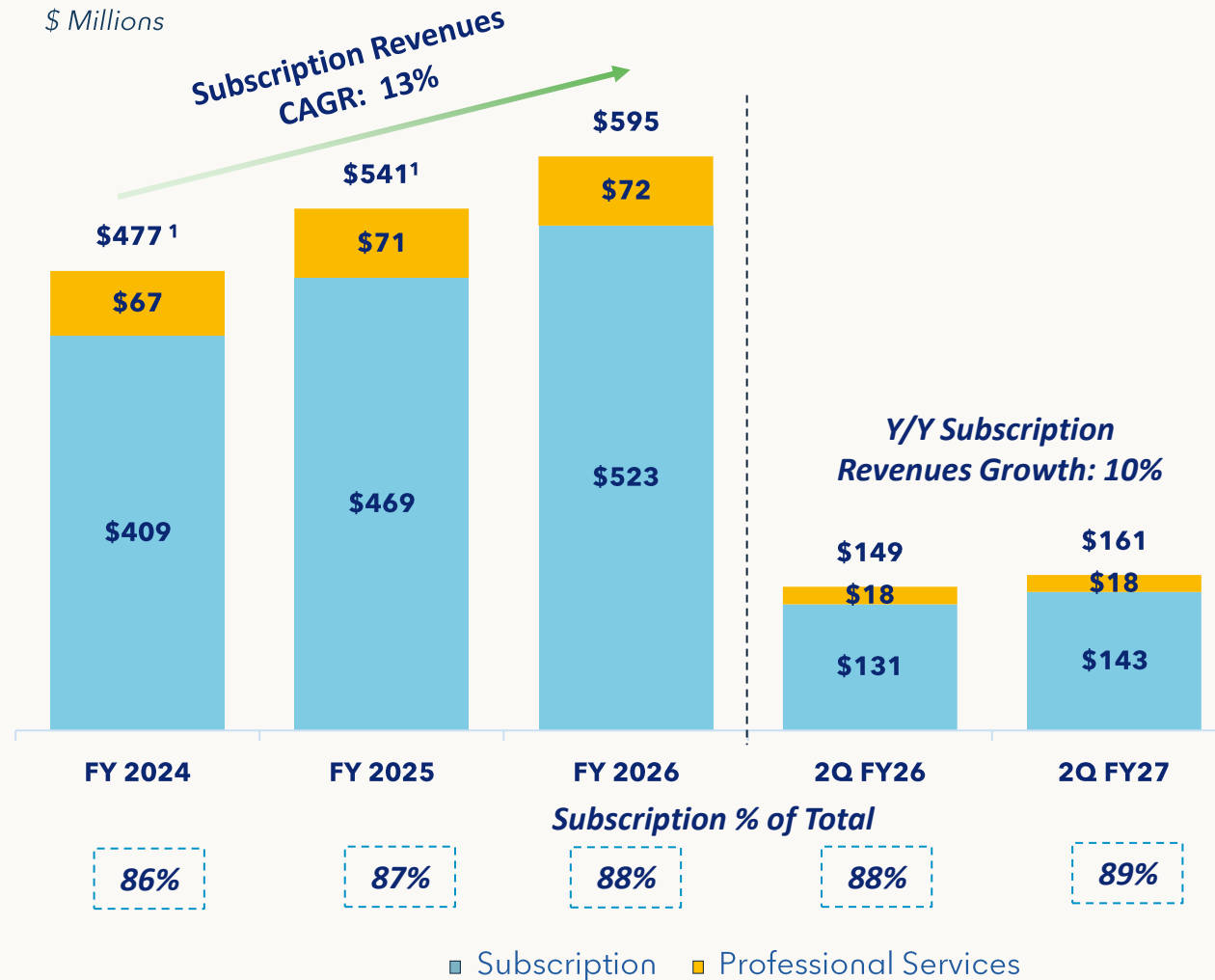
Second Quarter Fiscal 2027 Financial Highlights

Financial Highlights	Second Quarter Ended July 31, 2026	
	\$ Millions	Y/Y Change
Total Revenues	\$161.0	+8%
Subscription Revenues	\$143.5	+10%
GAAP Operating Income	\$13.6	+\$22.9 million
Non-GAAP Operating Income	\$40.8	+36%
Free Cash Flow	\$34.0	+170%



Note: Non-GAAP financials adjusted to exclude stock-based compensation, amortization, litigation expenses, transaction-related expenses, restructuring charges. See Appendix for GAAP reconciliation and Definitions.

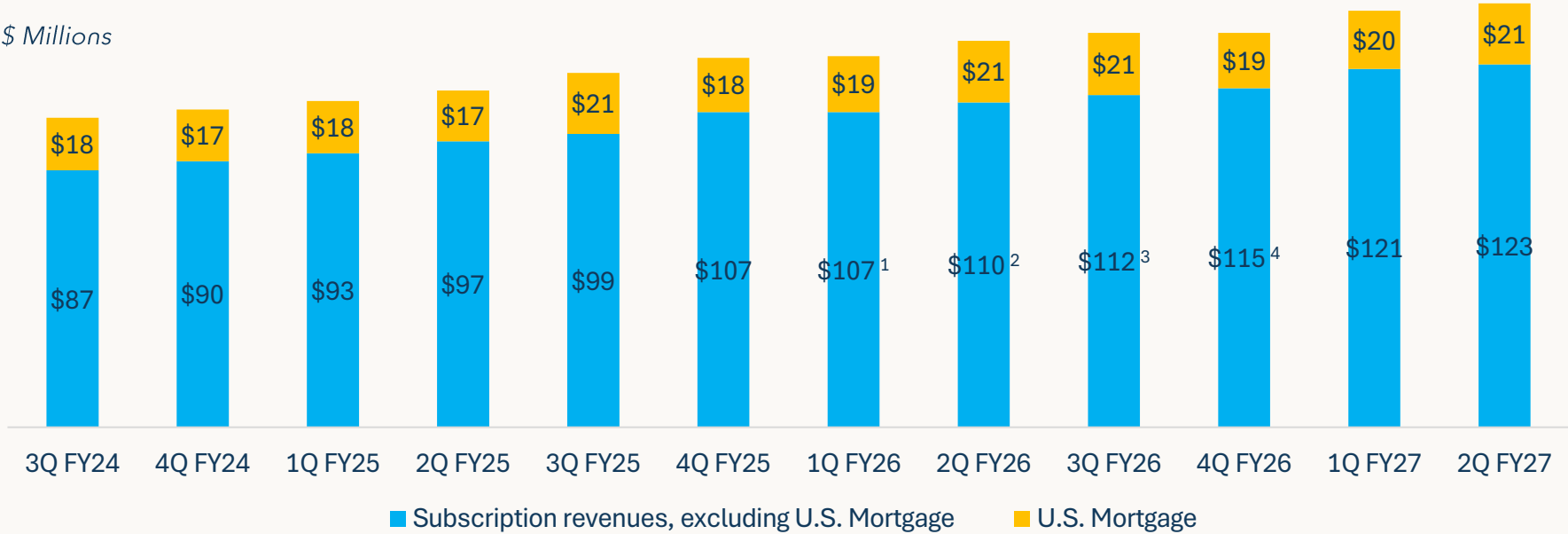
Revenues by Type



Notes: 1) Column does not foot due to rounding (nearest \$1 million).



Quarterly Subscription Revenues by Source



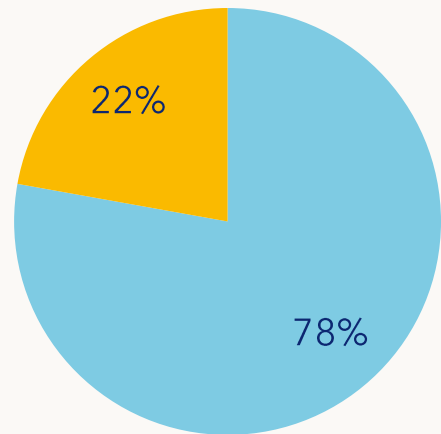
	3Q FY24	4Q FY24	1Q FY25	2Q FY25	3Q FY25	4Q FY25	1Q FY26	2Q FY26	3Q FY26	4Q FY26	1Q FY27	2Q FY27
Year over Year Growth%:	16%	10%	9%	4%	16%	5%	7%	22%	2%	2%	4%	(1%)
	19%	17%	14%	16%	14%	18%	15%	14%	13%	8%	14%	12%

Note: Values rounded to nearest \$1 million or 1%. Includes inorganic Subscription Revenues of 1) \$5.3 million, 2) \$5.5 million, 3) \$5.2 million, 4) \$1.2 million. FY26 inorganic subscription revenues include revenues from FullCircI (1Q, 2Q, and 3Q) and Sandbox Banking.



Growing Global Footprint

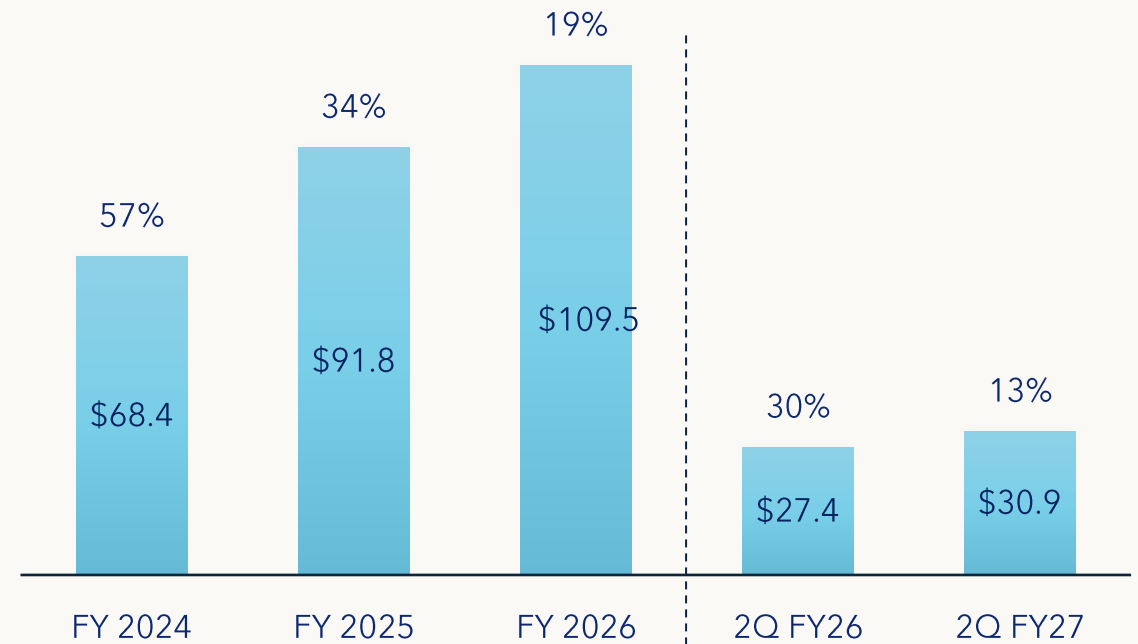
Second Quarter FY27 Subscription Revenues by Geography



■ U.S. ■ International

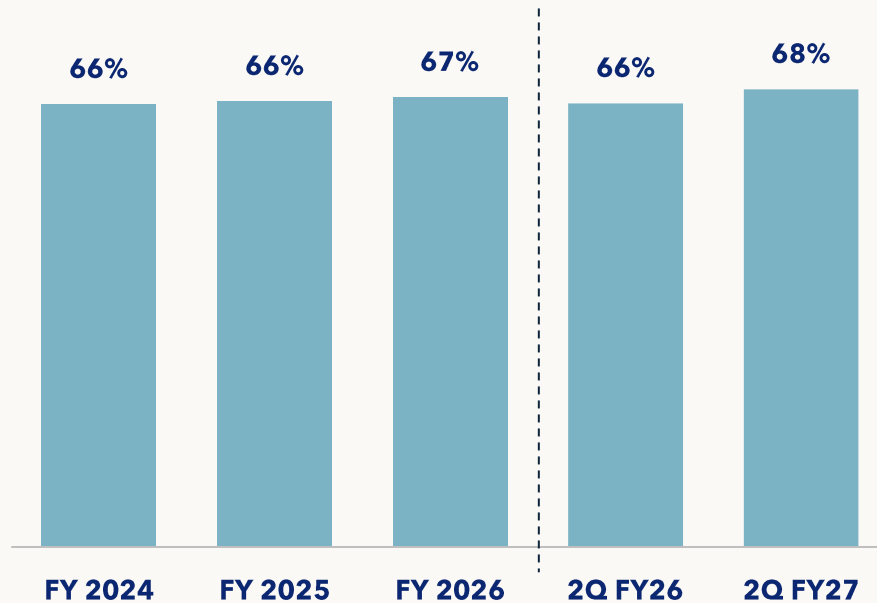
International Subscription Revenues

\$ Millions, Y/Y Growth%

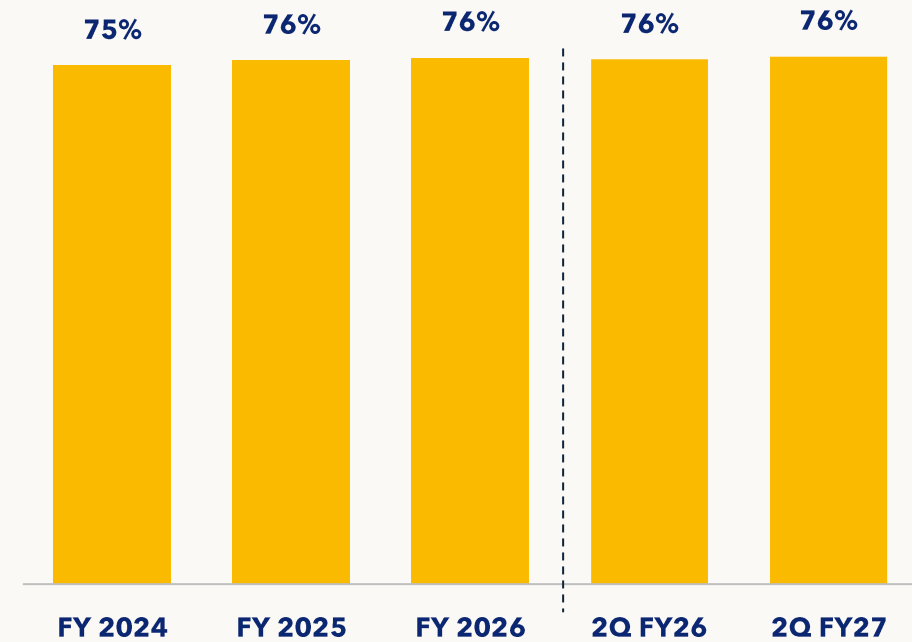


Gross Margins

Overall Non-GAAP Gross Margin



Non-GAAP Subscription Gross Margin

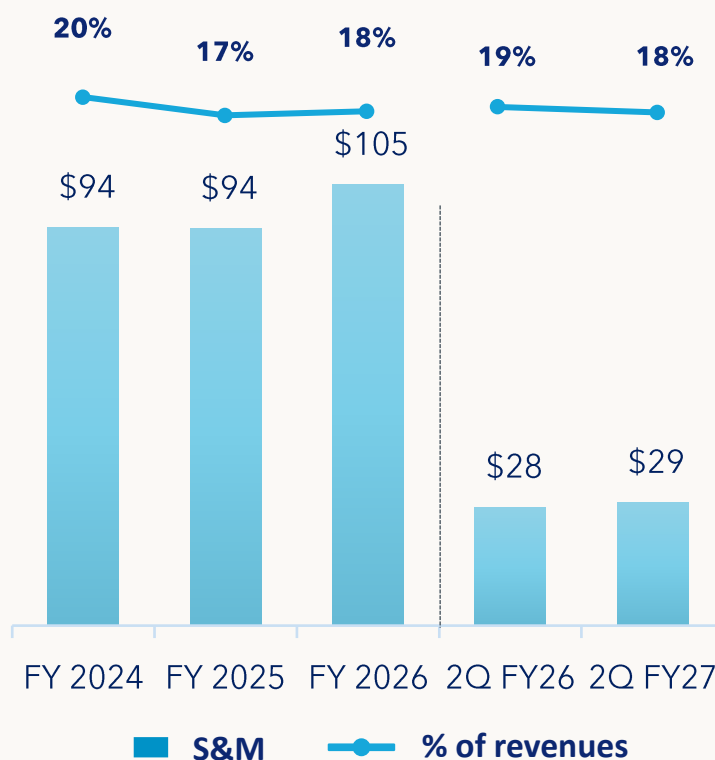


Note: Non-GAAP gross margins adjusted to exclude stock-based compensation, amortization, and restructuring charges. See Appendix for GAAP reconciliation.

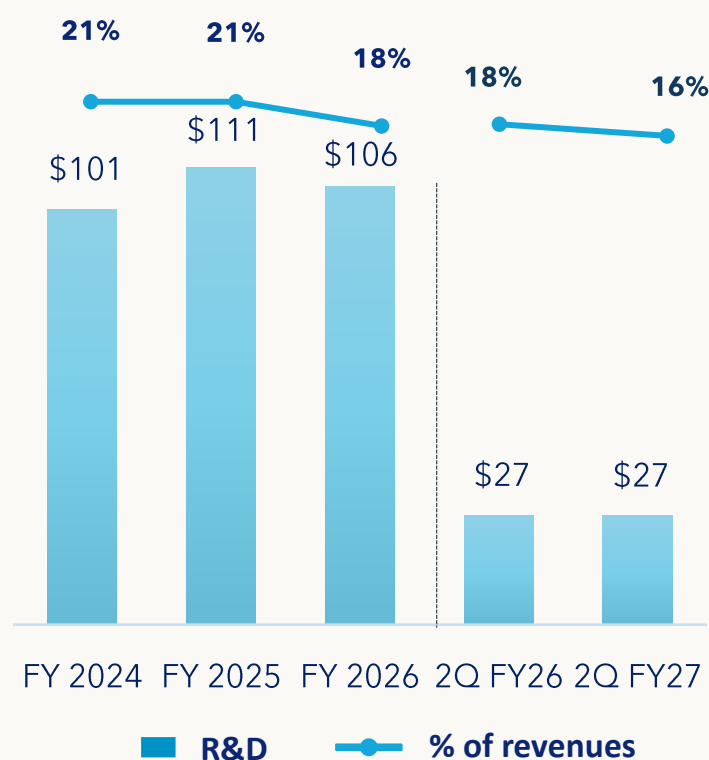
Responsibly Investing in Growth

(\$ in millions)

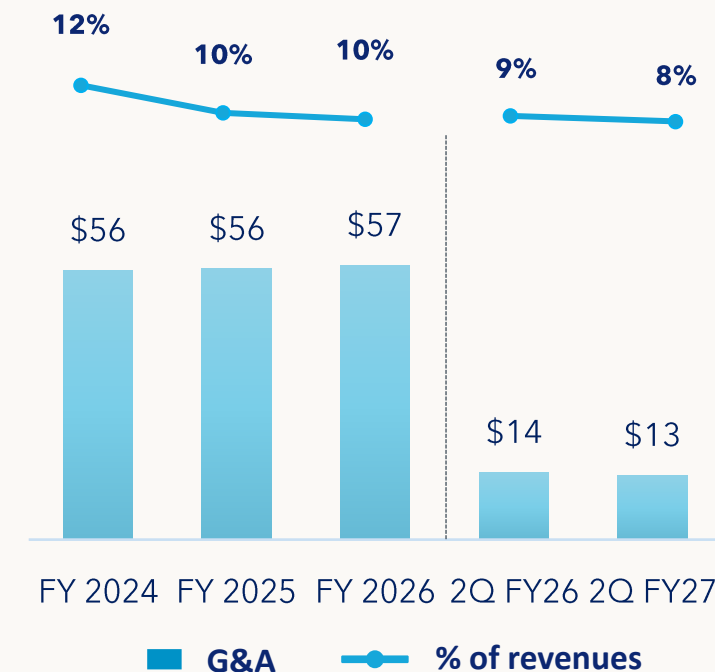
Non-GAAP Sales & Marketing



Non-GAAP Research & Development



Non-GAAP General & Administrative

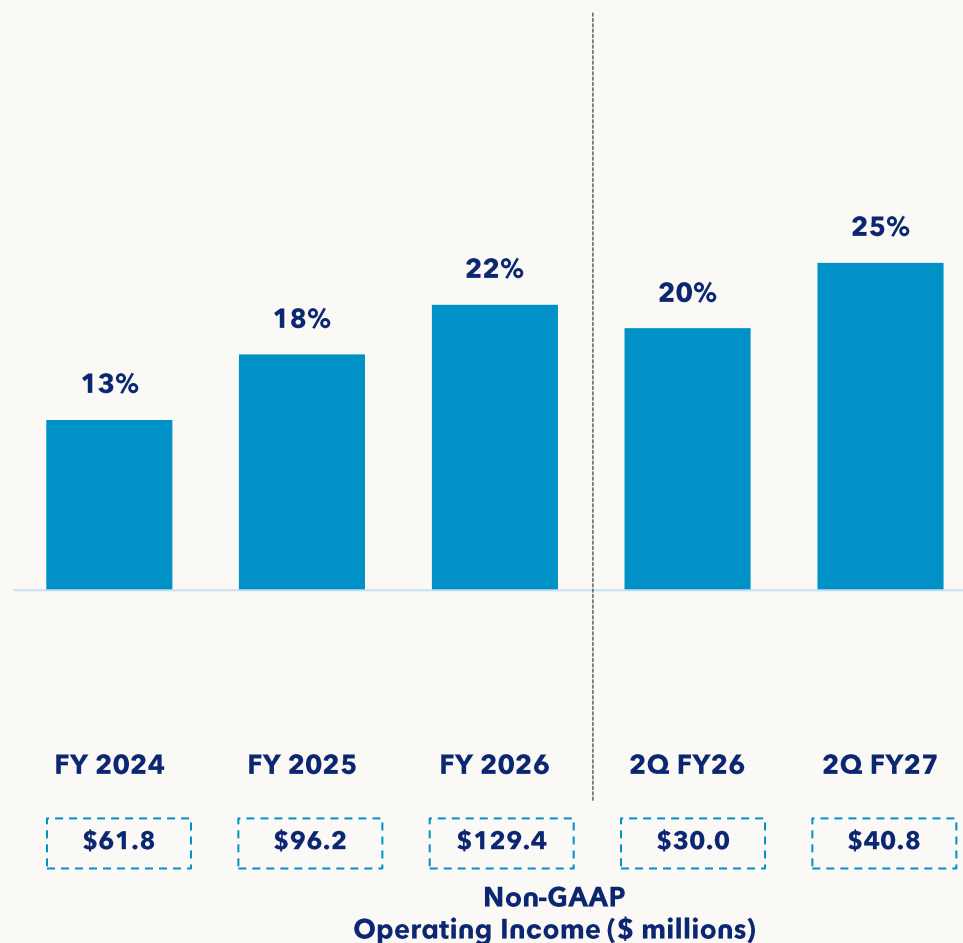


Note: Non-GAAP financials adjusted to exclude stock-based compensation, amortization, restructuring charges, litigation expenses, and transaction-related expenses. See Appendix for GAAP reconciliation.

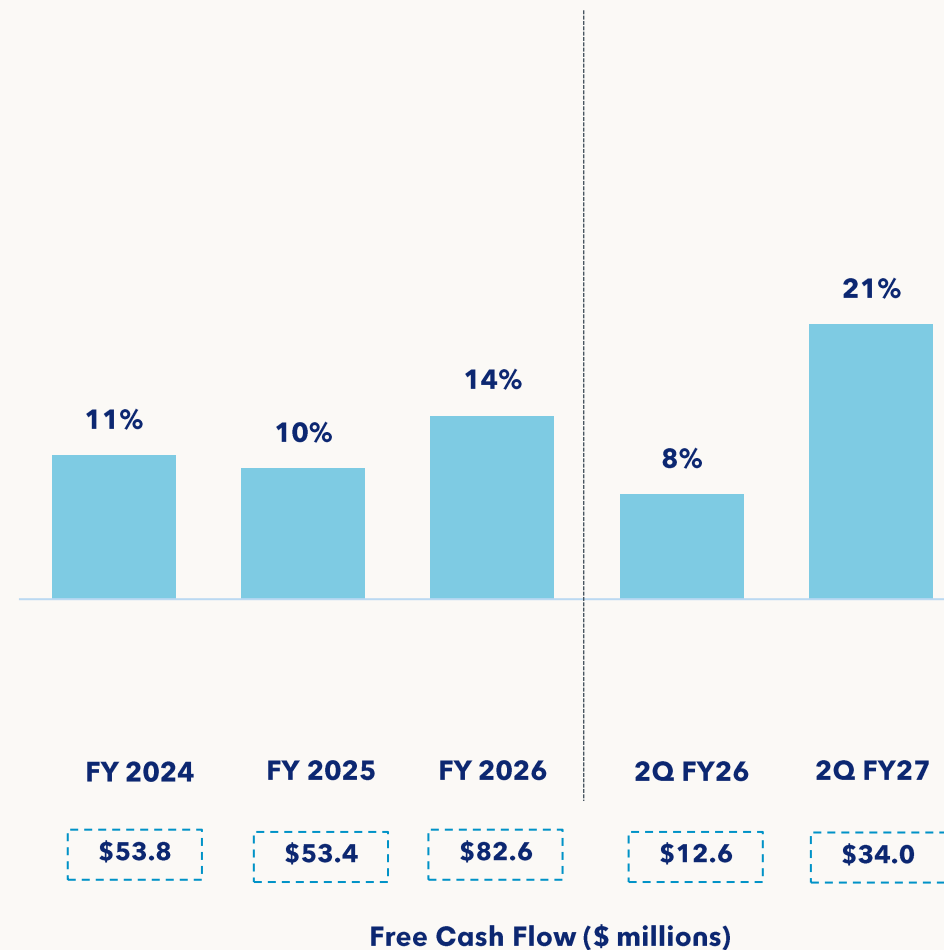


Operating & Cash Flow Margins

Non-GAAP Operating Margin



Free Cash Flow Margin



Note: Non-GAAP financials adjusted to exclude stock-based compensation, amortization, restructuring charges, litigation expenses, and transaction-related expenses. See Appendix for GAAP reconciliation.



Fiscal Year 2027 Financial Outlook

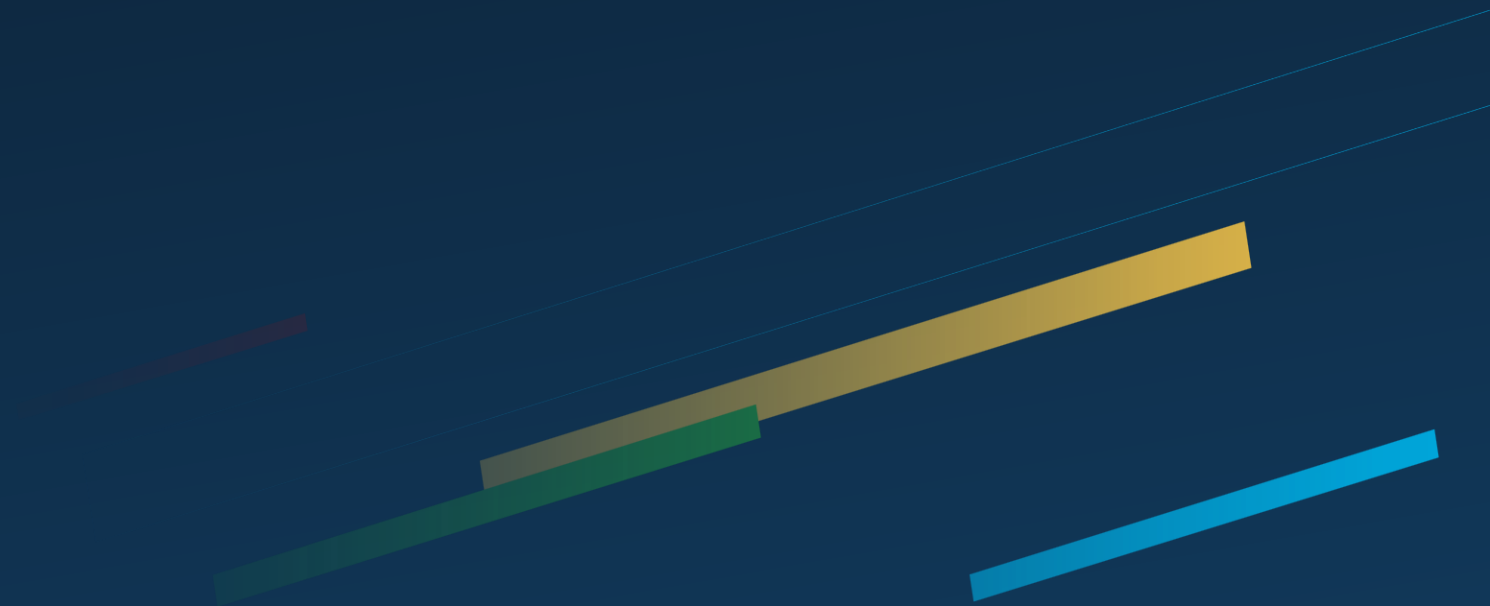
nCino is Providing Guidance for:	Third Quarter Ending October 31, 2026	Fiscal Year 2027 Ending January 31, 2027
Total Revenues Between	\$161.25 and \$163.25 million	\$644.0 and \$647.0 million
Subscription Revenues Between	\$143.25 and \$145.25 million ¹	\$573.5 and \$576.5 million ²
Non-GAAP Operating Income Between	\$42.0 and \$44.0 million	\$171.0 and \$174.0 million
Free Cash Flow Between		\$137.0 and \$142.0 million
Annual Contract Value (ACV) Between		\$662.5 and \$667.5 million

Note: Non-GAAP financials adjusted to exclude stock-based compensation, amortization, litigation expenses, transaction-related expenses, restructuring charges. See Appendix for GAAP reconciliation and Definitions. 1) Third quarter subscription revenues guidance assumes subscription revenues growth of 10% to 11% excluding U.S. mortgage, and (5%) subscription revenues growth for U.S. mortgage. 2) Fiscal 2027 subscription revenues guidance assumes subscription revenues growth of 12% excluding U.S. mortgage, and (1%) subscription revenues growth for U.S. mortgage.





Appendix



Definitions

Annual Contract Value (ACV) - We define ACV as the highest annualized subscription fee obligation under customer contracts in effect at the end of the reporting period, converted to USD with foreign exchange rates in effect as of the end of the applicable period.

ACV Net Retention Rate - Total ACV at the end of a fiscal year from customers with ACV as of the end of the prior fiscal year, expressed as a percentage of ACV as of the end of the prior fiscal year, converted to USD with foreign exchange rates in effect as of the end of the applicable period.

Subscription Revenues Net Retention Rate - Total subscription revenues in a fiscal year from customers who contributed subscription revenues in the prior fiscal year, expressed as a percentage of total subscription revenues for the prior fiscal year.



Annual Key Performance Indicators

KPI \$ Millions	FY24	FY25	FY26
Annual Contract Value (ACV)	\$455.4	\$516.4 ¹	\$602.4 ²
ACV Y/Y growth %	8%	13%	17% (13% Organic, cc)
ACV Net Retention Rate	102%	106%	112% (109% Organic, cc)
Subscription Revenues Net Retention Rate	116%	110%	110% (106% Organic, cc)

Note: 1) Includes \$23.3 million of ACV from FY 2025 acquisitions. 2) Includes \$4.6 million of ACV from FY 2026 acquisitions. ACV reported in currency rates in effect as of respective year end. cc) denotes rates in effect as of prior year end. See Appendix for Definitions.



Second Quarter Fiscal 2027: Financial Results

(\$ millions)

Subscription Revenues:

Components of Overperformance:					
2nd Quarter Reported	2nd Quarter Guidance High End	Amount of 2nd Quarter Overperformance ¹	Execution-Based	Mortgage-Driven	FX Headwind
\$143.5	\$142.25	+\$1.2	\$1.3	\$0.1	(\$0.2)

Subscription Revenues Components

US Mortgage:	\$20.6, (1%) Y/Y
International:	\$30.9, +13% Y/Y, +13% Y/Y in cc

Components of Overperformance:

Non-GAAP Operating Income:

2nd Quarter Reported	2nd Quarter Guidance High End	Amount of 2nd Quarter Overperformance	Subscription Gross Profit	Expense Management
\$40.8	\$37.5	+\$3.3	\$0.9	\$2.4

Note: 1) Does not foot due to rounding. cc) denotes currency exchange rates in effect as of prior year comparable period and excludes any currency impact on revenues from acquisitions.



Fiscal 2027 Guidance Framework

(\$ millions)

Change to Fiscal 2027 Guidance Midpoint from:

	Prior Guidance Midpoint	Extrapolated Execution- based Beat	U.S. Mortgage Adjustment	FX Headwind	Total Change	Updated Fiscal 2027 Guidance Midpoint	YoY Reported	YoY Constant Currency
Subscription Revenues:	\$573.5	+\$3.9	(\$1.8)	(\$0.6)	+\$1.5	\$575.0	10%	10%
Total Revenues:	\$644.0	+\$3.9	(\$1.8)	(\$0.6)	+\$1.5	\$645.5	9%	8%
ACV:	\$665.0					\$665.0		10%

Changes Assumed in Fiscal Year Guidance:

	Prior Guidance Midpoint	2nd Quarter Overperformance	Narrower Guidance Range	Updated Guidance Midpoint
Non-GAAP Operating Income:	\$168.5	+\$3.3	+\$0.7	\$172.5



Note: Constant Currency (cc) denotes currency exchange rates in effect for prior year.

Results and Guidance Assumptions

FY 2026 Annual - Results

ACV Growth: +\$86.0 million, +17% Y/Y

ACV Organic, cc Growth: +\$69.5 million, +13% Y/Y

Subscription Revenues Growth: +12% Y/Y

Organic¹ Subscription Revenues Growth: 8%

FY 2027 Annual - Guidance

ACV Organic, cc Growth: +\$60 to \$65 million, +10% to +11% Y/Y

Organic Subscription Revenues Growth: +10% Y/Y

By Source

Organic Subscription Revenues excluding U.S. Mortgage:
\$426.3 million, +8% Y/Y

U.S. Mortgage Subscription Revenues Growth: 8%

By Source

Organic Subscription Revenues excluding U.S. Mortgage:
+12% Y/Y

U.S. Mortgage Subscription Revenues Growth: (1%)



Note: cc) denotes constant currency. 1) Inorganic Subscription Revenues were \$17.3 million in FY 2026.

GAAP to Non-GAAP Reconciliation

(\$ in thousands)

Subscription Gross Margin	FY 2024	FY 2025	FY2026	2Q FY26	2Q FY27
Subscription Revenues	\$409,479	\$469,168	\$523,134	\$130,752	\$143,462
GAAP Subscription Gross Profit	288,618	334,236	373,572	92,760	103,535
(+) Amortization	16,306	17,784	20,412	5,115	5,112
(+) Stock Based Compensation	1,847	2,891	3,123	830	697
(+) Restructuring Charges	51	--	492	496	--
Non-GAAP Subscription Gross Profit	\$306,822	\$354,911	\$397,599	\$99,201	\$109,344
Non-GAAP Subscription Gross Margin	75%	76%	76%	76%	76%

Professional Services & Other Gross Margin	FY 2024	FY 2025	FY2026	2Q FY26	2Q FY27
Professional Services & Other Revenues	\$67,064	\$71,489	\$71,647	\$18,063	\$17,539
GAAP Professional Services Gross Profit	(3,545)	(9,448)	(13,403)	(4,635)	(2,764)
(+) Amortization	330	330	165	83	--
(+) Stock Based Compensation	9,369	11,977	12,373	3,315	3,276
(+) Restructuring Charges	118	--	719	722	--
Non-GAAP Professional Services Gross Profit	\$6,272	\$2,859	(\$146)	(\$515)	\$512
Non-GAAP Professional Services Gross Margin	9%	4%	(0%)	(3%)	3%

Overall Gross Margin	FY 2024	FY 2025	FY2026	2Q FY26	2Q FY27
Total Revenues	\$476,543	\$540,657	\$594,781	\$148,815	\$161,001
GAAP Gross Profit	285,073	324,788	360,169	88,125	100,771
(+) Amortization	16,636	18,114	20,577	5,198	5,112
(+) Stock Based Compensation	11,216	14,868	15,496	4,145	3,973
(+) Restructuring Charges	169	--	1,211	1,218	--
Non-GAAP Gross Profit	\$313,094	\$357,770	\$397,453	\$98,686	\$109,856
Non-GAAP Gross Margin	66%	66%	67%	66%	68%



GAAP to Non-GAAP Reconciliation

(\$ in thousands)

S&M Expense	FY 2024	FY 2025	FY2026	2Q FY26	2Q FY27
GAAP S&M	\$130,547	\$123,231	\$136,560	\$37,265	\$36,948
(-) Amortization	20,590	11,979	15,882	4,043	3,669
(-) Transaction-Related Expenses	--	46	335	--	--
(-) Stock Based Compensation	15,417	17,016	14,307	3,746	4,097
(-) Restructuring Charges	100	--	1,444	1,383	--
Non-GAAP S&M	\$94,440	\$94,190	\$104,592	\$28,093	\$29,182
% of Revenues	20%	17%	18%	19%	18%

R&D Expense	FY 2024	FY 2025	FY2026	2Q FY26	2Q FY27
GAAP R&D	\$117,311	\$129,422	\$127,528	\$34,667	\$31,030
(-) Stock Based Compensation	15,942	17,416	15,835	3,685	4,262
(-) Transaction-Related Expenses	--	896	1,211	366	264
(-) Restructuring Charges	352	--	4,004	4,026	--
Non-GAAP R&D	\$101,017	\$111,110	\$106,478	\$26,590	\$26,504
% of Revenues	21%	21%	18%	18%	16%

G&A Expense	FY 2024	FY 2025	FY2026	2Q FY26	2Q FY27
GAAP G&A	\$76,727	\$90,266	\$92,354	\$25,489	\$19,179
(-) Stock Based Compensation	15,460	22,292	28,246	7,040	5,670
(-) Transaction-Related Expenses	878	11,303	3,718	1,018	169
(-) Litigation Expenses	4,525	366	--	--	--
(-) Restructuring Charges	6	--	3,418	3,438	--
Non-GAAP G&A	\$55,858	\$56,305	\$56,972	\$13,993	\$13,340
% of Revenues	12%	10%	10%	9%	8%



GAAP to Non-GAAP Reconciliation

(\$ in thousands)

Non-GAAP Operating Income/(Loss)	FY 2024	FY 2025	FY2026	2Q FY26	2Q FY27
GAAP Operating Income/(Loss)	(\$39,512)	(\$18,131)	3,727	(\$9,296)	\$13,614
(+) Amortization of Acquired Intangibles	37,226	30,093	36,459	9,241	8,781
(+) Stock Based Compensation	58,035	71,592	73,884	18,616	18,002
(+) Transaction-Related Expenses	878	12,245	5,264	1,384	433
(+) Litigation Expenses	4,525	366	--	--	--
(+) Restructuring Charges	627	--	10,077	10,065	--
Non-GAAP Operating Income/(Loss)	\$61,779	\$96,165	\$129,411	\$30,010	\$40,830
Non-GAAP Operating Margin %	13%	18%	22%	20%	25%

Free Cash Flow	FY 2024	FY 2025	FY2026	2Q FY26	2Q FY27
GAAP Cash Flow From Operations	\$57,285	\$55,199	\$90,065	\$17,736	34,199
(-) Purchases of Property and Equipment	(3,515)	(1,816)	(7,501)	(5,148)	(195)
Free Cash Flow	\$53,770	\$53,383	\$82,564	\$12,588	\$34,004
(-) Principal Payments on Financing Obligation ¹	(1,226)	(1,302)	(1,634)	(414)	(326)
Free Cash Flow less Principal Payments on Financing Obligations	\$52,544	\$52,081	\$80,930	\$12,174	\$33,678

¹These amounts represent the non-interest component of payments towards financing obligations for facilities.

